Case 23-22791-GLT Doc 28 Filed 01/31/24 Entered 02/01/24 00:32:18 Desc Imaged Certificate of Notice Page 1 of 4

Information to identify the case:						
Debtor 1:	Allison L. Respet	Social Security number or ITIN: XX	xxx-xx-5002			
	First Name Middle Name Last Name	EIN:				
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:				
United States Bank	ruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	13	12/29/23		
Case number:	23-22791-GLT					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Allison L. Respet	
2.	All other names used in the last 8 years		
3.	Address	213 Roaring Run Rd. Champion, PA 15622	
4.		Michael S. Geisler Michael S. Geisler 1100 Penn Center Blvd. #704 Pittsburgh, PA 15235	Contact phone 412-613-2133
	Debtor's attorney Name and address		Email: m.s.geisler@att.net
5.	Bankruptcy trustee	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
	Name and address		Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
	this case at this office or online at www.pacer.gov.		Contact phone 412–644–2700
			Date: 1/29/24

For more information, see page 2

Debtor Allison L. Respet Case number 23–22791–GLT

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint	March 18, 2024 at 09:00 AM	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com		
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.			
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 5/17/24		
required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or			
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 			
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 3/8/24		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 6/26/24		
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial hearing on c 13 trustee and will be held immediately following the meeting of cred 3/18/24 at 09:00 AM , Location: remotely by the Trustee via Zoom www.ch13pitt.com, meetings@chapter13trusteewdpa.com	litors on:		
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by no creditors. Parties objecting to the Plan must attend the meeting of c 7 above. To the extent a written objection is not resolved at the meet confirmation hearing or prior to or at the date set for continued concilication conferences, the Trust determine that the objection has been withdrawn, and the plan has b means forbidden by law without receiving evidence on such issues.	elerk's office and served on the debtor, bo later than 7 days before meeting of reditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a stions are not prosecuted at the initial tee may assume and the court may		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in tl you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan t the debt from the debtors personally except red from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If		

Official Form 309I

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United States Bankruptcy Court Western District of Pennsylvania

In re:
Case No. 23-22791-GLT
Allison L. Respet
Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 2
Date Rcvd: Jan 29, 2024 Form ID: 309iPGH Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2024:

Recipi ID Recipient Name and Address

db + Allison L. Respet, 213 Roaring Run Rd., Champion, PA 15622-3093

aty
 + Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 ust
 + Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013

TOTAL: 3

$Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID aty		Notice Type: Email Address Email/Text: m.s.geisler@att.net	Date/Time	Recipient Name and Address
,			Jan 30 2024 00:07:00	Michael S. Geisler, Michael S. Geisler, 1100 Penn Center Blvd., #704, Pittsburgh, PA 15235
tr	+	Email/Text: bnc@chapter13trusteewdpa.com	Jan 30 2024 00:07:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg		EDI: PENNDEPTREV	Jan 30 2024 04:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg		Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 30 2024 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg		EDI: PENNDEPTREV	Jan 30 2024 04:41:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg		Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 30 2024 00:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15670915		EDI: GMACFS.COM	Jan 30 2024 04:41:00	Ally Bank, P.O. Box 380902, Minneapolis, MN 55438-0902
15670916	+	EDI: AISACG.COM	Jan 30 2024 04:41:00	Ally Bank, c/o AIS Portfolio Services, LLC., 4515 N. Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
15670917		EDI: AGFINANCE.COM	Jan 30 2024 04:41:00	One Main Financial, P.O. Box 183172, Columbus, OH 43218-3172
15670918	+	EDI: AGFINANCE.COM	Jan 30 2024 04:41:00	OneMain Financiak, Attn: Bankruptcy, P.O. Box 3251, Evansville, IN 47731-3251
15670920		Email/Text: Bankruptcy.Notices@pnc.com	Jan 30 2024 00:07:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15670919	۸	MEBN	Jan 29 2024 23:55:48	PNC Bank, c/o KML law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15679291		Email/Text: bankruptcy@firstenergycorp.com	Jan 30 2024 00:09:00	West Penn Power, 76 South Main Street, Akron,

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District/off: 0315-2 User: auto Page 2 of 2
Date Rcvd: Jan 29, 2024 Form ID: 309iPGH Total Noticed: 14

OH 44308-1890

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

cr PNC BANK, NATIONAL ASSOCIATION

cr *+ Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

15679290 *+ PNC Bank, c/o KML law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2024 at the address(es) listed below:

Name Email Address

Denise Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com

Michael S. Geisler

on behalf of Debtor Allison L. Respet m.s.geisler@att.net

msge is @yahoo.com; michaelge isler 13 @gmail.com; r 52973 @notify.best case.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 4